

State of Washington
Office of Insurance Commissioner
2004 Washington Market Share and Loss Ratio
Line of Business: Inland Marine

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Factory Mut Ins Co	21482	RI	\$14,983	7.49%	\$16,838	(\$1,582)	(9.40)%
2	Affiliated Fm Ins Co	10014	RI	\$14,356	7.18%	\$14,446	(\$12)	(0.08)%
3	National Union Fire Ins Co Of Pitts	19445	PA	\$12,260	6.13%	\$12,958	(\$562)	(4.33)%
4	State Farm Fire And Cas Co	25143	IL	\$10,501	5.25%	\$10,337	\$4,000	38.70%
5	American Home Assur Co	19380	NY	\$8,799	4.40%	\$8,880	\$1,039	11.70%
6	Safeco Ins Co Of Amer	24740	WA	\$7,954	3.98%	\$7,955	\$2,536	31.89%
7	Continental Cas Co	20443	IL	\$6,782	3.39%	\$6,565	\$4,945	75.32%
8	Assurance Co Of Amer	19305	NY	\$6,661	3.33%	\$6,165	\$6,872	111.47%
9	Firemans Fund Ins Co	21873	CA	\$6,110	3.06%	\$6,219	\$3,197	51.41%
10	Allstate Ins Co	19232	IL	\$5,250	2.63%	\$5,294	\$2,430	45.89%
11	St Paul Fire & Marine Ins Co	24767	MN	\$5,007	2.50%	\$5,439	\$1,624	29.86%
12	American States Ins Co	19704	IN	\$4,694	2.35%	\$4,844	\$909	18.77%
13	Mutual Of Enumclaw Ins Co	14761	WA	\$4,039	2.02%	\$3,986	\$1,723	43.22%
14	Ace Fire Underwriters Ins Co	20702	PA	\$3,695	1.85%	\$1,751	\$357	20.40%
15	Travelers Property Cas Co Of Amer	25674	CT	\$3,641	1.82%	\$2,944	\$1,090	37.01%
16	Voyager Property & Cas Ins Co	35971	SC	\$3,611	1.81%	\$3,647	\$1,995	54.70%
17	Great American Ins Co of NY	22136	NY	\$2,975	1.49%	\$2,891	\$263	9.09%
18	Pemco Mut Ins Co	24341	WA	\$2,909	1.45%	\$2,870	\$945	32.94%
19	Vigilant Ins Co	20397	NY	\$2,765	1.38%	\$2,636	\$885	33.56%
20	Allianz Global Risks US Ins Co	35300	CA	\$2,502	1.25%	\$2,403	\$680	28.30%
21	Federal Ins Co	20281	IN	\$2,357	1.18%	\$2,620	\$1,046	39.93%
22	Great West Cas Co	11371	NE	\$2,340	1.17%	\$2,235	\$905	40.48%
23	Great American Assur Co	26344	OH	\$2,226	1.11%	\$1,574	\$766	48.69%
24	North American Specialty Ins Co	29874	NH	\$2,120	1.06%	\$2,002	\$1,640	81.90%
25	Farmers Ins Co Of WA	21644	WA	\$1,815	0.91%	\$1,772	\$121	6.83%
26	Hartford Fire In Co	19682	CT	\$1,787	0.89%	\$1,648	\$143	8.66%
27	XL Specialty Ins Co	37885	DE	\$1,771	0.89%	\$889	(\$16)	(1.82)%
28	Jewelers Mut Ins Co	14354	WI	\$1,532	0.77%	\$1,516	\$270	17.80%
29	Royal Ind Co	24678	DE	\$1,415	0.71%	\$3,220	\$805	25.01%
30	Commonwealth Ins Co Of Amer	10220	WA	\$1,415	0.71%	\$1,611	\$623	38.65%
31	Ohio Cas Ins Co	24074	OH	\$1,386	0.69%	\$1,375	\$296	21.49%
32	United Services Auto Assoc	25941	TX	\$1,344	0.67%	\$1,300	\$443	34.09%
33	US Fidelity & Guaranty Co	25887	MD	\$1,159	0.58%	\$1,188	\$486	40.90%
34	RSUI Ind Co	22314	NH	\$1,114	0.56%	\$308	\$42	13.68%
35	Nationwide Mut Ins Co	23787	OH	\$1,029	0.51%	\$938	\$243	25.89%
36	Amex Assur Co	27928	IL	\$1,020	0.51%	\$1,003	\$231	22.99%
37	Insurance Corp Of Hannover	37257	IL	\$995	0.50%	\$950	\$78	8.22%
38	Sentry Select Ins Co	21180	WI	\$962	0.48%	\$804	\$645	80.22%
39	Greenwich Ins Co	22322	DE	\$928	0.46%	\$879	\$307	34.88%
40	American Intl Ins Co	32220	NY	\$914	0.46%	\$1,233	\$354	28.73%
All 269 Other Companies				\$40,844	20.43%	\$43,302	\$7,712	17.81%
Totals (Loss Ratio is average)				\$199,966	100.00%	\$201,436	\$50,474	25.06%

(1)Excluding all Loss Adjustment Expenses (LAE)